

DEPARTMENT OF INSURANCE
October 25, 2007
Bulletin 157
Personal Property and Casualty Fees

This bulletin is directed to all insurance producers selling, soliciting, or negotiating personal lines property and casualty insurance (P & C Producers). [IC 27-1-15.6-24.1](#) (as added by House Bill 1452 (Pub. Law 173-2007) section 12, effective July 1, 2007), allows a P & C Producer to charge a reasonable fee for services. The amount of the fee is subject to the approval of the Commissioner. The Commissioner has determined the following fees are reasonable:

Service	Maximum Reasonable Fee
Policy reinstatements or rewrites	\$25
Nonsufficient funds check	Actual bank charge plus \$10
Payments made to an agency on company/direct bill accounts	\$25
Filing of state forms (e.g., SR 21)	\$15
Payment for previously agreed services that are not reimbursed by the carrier or client (e.g., photos, running motor vehicle reports, obtaining accident report forms, etc.)	Actual cost of services
Previously agreed fee for reimbursement of countersignature fees or placement of risks in states where the producer is not licensed	Agreed upon amount
Late fees on agency bill accounts	For accounts that are more than 30 days delinquent, a late fee may be charged that may not exceed 1.75 percent per month of the amount due on the due date
Retail agent fees on surplus lines accounts	Agreed upon amount
Special or overnight delivery charges	Actual cost of services
Appraisals – copying and handling	No charge for the first ten pages. One dollar (\$1) per page for pages 11 through 20. Fifty cents (\$.50) per page for pages 21 through 50. Twenty-five cents (\$.25) per page for 51 pages or more

The fees outlined in this bulletin are optional. P & C Producers may charge a lesser fee.

This bulletin does not apply to personal lines consulting agreements. A P & C Producer may use a personal lines consulting agreement, as outlined in [IC 27-1-15.6-23](#) for accounts that have services that exceed the specific limits outlined in this bulletin or services that fall outside of the purview of this bulletin. The form of a personal lines consulting agreement shall be approved by the Commissioner as outlined in [IC 27-1-15.6-23\(i\)](#) and shall indicate if the producer is to receive commissions in addition to fees.

The Commissioner will individually consider requests to charge fees not provided by this bulletin. Requests should be sent in writing to the Commissioner.

Indiana Department of Insurance

James Atterholt, Commissioner

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